

Skill learning for economic success: Strategies of West African women for organization and knowledge acquisition

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Skill Learning for Economic Success: Strategies of West African Women for Literacy and Numeracy Acquisition and The Role of Women's Voluntary Organizations

Statement of the Problem

In Sahelian West Africa, a small but growing number of women are finding ways to provide themselves the literacy and numeracy skills they need, or to supplement the rudiments they may have acquired in truncated formal schooling. This is particularly true in the context of women's voluntary associations (WVA) and income-generating projects in the informal sector. The purpose of this study was to investigate and analyze, through participatory research methods, the strategies employed by a sample of women in Burkina Faso, Chad, Ghana and Mali, in both semi-urban and urban contexts, and in the context of the new associations and businesses that they have formed, to acquire the literacy, numeracy and organizational skills required to promote themselves and their work. It also investigates the operations of WVA's and the perceived future needs that they may help to satisfy according to members of these organizations.

Research Questions

This study, funded by Adult Based Education and Literacy (ABEL), seeks to shed light on how West African women are gaining literacy, numeracy and organizational skills in urban, semiurban and rural areas, what specifically they are doing, which skills they are acquiring, how they are involved in WVA's, and what they perceive to be their future needs. Specific questions that are addressed in this report include:

- How do women acquire their skills?
- What role do WVA's play in skill acquisition?
- What are the activities of WVA's?
- What perceived needs for training and skill acquisition do women express?

Methodology

The Florida State University created a team to design and oversee this research project. After funding was received from ABEL, the team did a literature review on the above questions to identify relevant themes for the study. These themes were outlined to the four teams in the field (in Burkina Faso, Chad, Ghana and Mali), for them to operationalize the projects in the light of their own expertise and in the local context with local institutions.

Each country team used different methods to carry out the research. The Malian team provided the most comprehensive methodology, thus this section will explain their strategy while noting when the other three research teams followed the same steps or differed in their approach. All of the research teams prepared to do the studies by first doing a country-specific literature review which highlighted the "gray" literature and research documents indigenous to their location. These documents came

from conference findings that addressed women's issues and from organizations that are involved in women's activities. This helped each country team to identify and contact resource persons who were knowledgeable about both the context of this research and women's activities in the informal sector. The Malian team provided a comprehensive list of all of the organizations that they contacted and their traditional and modern activities¹. They examined the social objectives of these organizations, their regulations and how many members were involved in each. The team identified 332 Malian women's organizations, averaging 44 members, with approximately 14,608 women involved throughout Mali, but 96.68% of these women are in the capital, Bamako.

The team then identified four groups to survey:

- directors of women's associations
- beneficiaries and members of these associations
- political and administrative supervisors of women's groups
- organizations who supported women's groups and associations (international and local NGO's)

The team stratified the groups by activity to ensure a diverse population to sample. They then randomly selected from these groups to draw data from 41 women's associations, 205 members of women's associations, 42 directors of women's associations, two women working at the ministerial level and one director of an agency supporting women's organizations. Originally, they planned to stratify their sample by the women's associations' activity, but they discovered that each association was involved in at least 2 or more activities, making this strategy impossible. The research team in Burkina Faso developed a slightly different criteria for selecting their activities of study, including the nature of the activity and geographic location. This selection was to ensure diversity and to gain data from both urban and rural areas. They produced a review of women's organizations involved in the following activities: soap making, peanut oil production, plant production, drying vegetables, grain production and improving household efficiency. They selected four resource people who worked with women or supported women's groups to interview

In Chad, the research team contacted and studied the activities of 12 organizations in Kara, Sahr, Moundou, N'djaména and Franga. In addition, they did a socioeconomic analysis of six organizations (2 cooperatives in N'djaména, 1 group in Franga, 1 association in Moundou and 1 group in Kara). They provided four different case studies with groups involved in stockpiling agricultural resources, dyeing cloth, granting credit, and improving household opportunities for earning money.

All of the teams used questionnaires and surveys. The Malian team designed a questionnaire for each of the following:

- the directors of the women's associations;
- the members of the women's associations;
- the women working at the ministerial level;

¹ Appendix A is a list of the institutional and individual participants involved in the study by country and Appendix B includes the questionnaires and surveys used by each country's research team.

- the woman directing an agency supporting women's organizations.

The questionnaires from all of the teams are in Appendix B, but they typically asked:

- What is the typology of socioeconomic activities in women's associations?
- What are the traditional and new activities of women?
- What are women's activities in different areas (urban, semi-urban, rural)?
- How are these activities described?
- What are the products and services women provide?
- What is the production level involved in the above?
- What is the level of responsibility and competence in the management of this production?
- What are the characteristics of women involved in these activities (age, profession, level of responsibility, ethnicity, religion, birthplace, etc.)?
- How do women organize and direct the work involved in producing these activities?
- How do women acquire these skills?
- How do women apply their practical and informal education and apprenticeships to these activities?
- How do women train for these activities?
- What is the opinion of communities, cooperative agents and administrators, nonprofit organizations, etc. vis à vis the politics, strategies, organization, results and perspectives on these women's activities in the short-, medium- and long-term?

The Malian team ran into a few difficulties in their research including:

- frequent address changes of the targeted women's associations which inhibited located them at opportune times;
- lack of availability of women due to their many activities (meetings, seminars, domestic, international, and professional travel) which made interviewing difficult;
- the member of the women's associations were scattered all over the region making it difficult to locate them;
- a number of women missed appointed meetings.

In Mali, the qualitative data gathered in these questionnaires and interviews were summarized into meaningful categories according to themes for content analysis. Quantitative data were analyzed using DBASE and SPSS software.

In addition to structured questionnaires, the Ghanaian team used focus group discussions for collecting data. The participants in the focus group discussions included eight women who are the beneficiaries of a credit program which includes

training, provided by the Brakwa Breman Rural Bank. The team also contacted and interviewed four gender practitioners from various institutions.

All of the research teams made a point of doing site visits to determine the existence and capacity of groups, associations, and cooperatives. A report was submitted by all of the teams organizing the results of the field data collection. The short timeframe for this research produced variable results.

Overall, there were six stages to the methodology: 1) review of the literature, 2) collection of the “gray literature”, 3) defining a sample, 4) designing measurement instruments, 5) data collection and analysis and 6) report write up.

All of the teams submitted reports to the FSU team. The FSU team then synthesized the data provided into groups according to the information that each team provided in relation to the research questions. This led to an analysis of the data and future implications and questions to study.

Literature Review

The Economic Context of Women’s Work

This section discusses the economic context in which West African women have traditionally worked and are currently working to gain skills. "Skills" in this report refers to more than qualifications for work in a specific enterprise, and also includes everyday knowledge and survival tactics (Wolpe 1994, Berber & Buvini 1989, Fluitman & Oudin 1991, Fluitman 1989 & 1992, Birks, Fluitman, Oudin & Sinclair 1994, Dignard & Havet 1995, Robertson 1984, Hafkin & Bay 1976, Bas 1989, Cobbe 1985). It examines “skills” in terms of the context of the culture, current economic conditions in West Africa, and groups that provide opportunities for West African women to learn skills.

Writings on women’s economic strategies in West Africa emphasize two themes that are directly relevant to the study: (1) the poverty of the region and the cultural, physical and social constraints on the role of women in society and; (2) women’s long tradition of participation in economic activities, particularly in agriculture and/or other “income” producing areas. The constraints include: lack of credit, minimal education and training opportunities, illiteracy and traditional laws and customs. These writings suggest that women who have proven to be successful over many years in their economic activities in the informal sector have traditionally gained skills through apprenticeship systems and familial and community relations. Thus, gender and the informal sector are two key concepts in these themes.

The concept of gender was often "invisible" to researchers prior to the early 1960's; therefore the historical importance of women's economic activities in West Africa was ignored. Their roles in certain sectors of the economy have long been established and current attempts to reconstruct women’s history exhibit their ongoing presence in the economic sector. One such sector where women often work is the informal sector, which varies greatly from the modern, formal sector in its characteristics and the role of government in its operations. The informal sector which was also "invisible" prior to the early 1960's and is comprised of a heterogeneous population involved in a variety of activities.

West African women have a long tradition of combining economic activity with domestic, agricultural and other pursuits. These activities are shaped by their cultural and economic environment. Existing constraints in this environment have forced women to employ many strategies to earn income. It is only within the past thirty years that increased attention has been paid by researchers to the economic activities of women and to the acquisition of the skills they require to carry out these activities (Berber & Buvini 1989, Fluitman & Oudin 1991, Fluitman 1989 & 1992, Birks, Fluitman, Oudin & Sinclair 1994, Dignard & Havet 1995, Robertson 1984, Hafkin & Bay 1976, Bas 1989, Cobbe 1985).

There is also a small body of literature suggesting that the current economic crisis in West Africa and the various movements of democratization and decentralization are altering the roles of women in society. This is both an obstacle and an opportunity for West African women. It is an obstacle because: a) there are presently even fewer jobs available to women with school credentials in the formal sector due to the aggregate decline of jobs in the region, and b) the number of formally educated women with credentials to work in the formal sector has increased, heightening competition in this sector (Fluitman & Oudin 1991, Dignard & Havet, Dei 1994, Cloutier & Djibrinne-Sy 1993, Berger & Buvini 1989).

Simultaneously, this occurrence is an opportunity for women because, with decentralization and democratization, some barriers are being lifted against women. The growing focus on women and development, sharpened by the Decade of Women and the Nairobi and Beijing conferences, has helped to: 1) diminish the resistance towards women's movements by giving their actions credibility, and 2) increase the establishment of organizations with resources who are willing to help women gain economically, such as microlending banks, NGO's and grassroots community groups.

From the literature emerged the four main research questions for this study: 1) how do women acquire their skills? 2) what role do WVA's play in skill acquisition? 3) what are the activities of WVA's? and 4) what perceived needs for training and skill acquisition do women express?

The following section is a compilation of the existing literature that focuses on women's skills acquisition and economic activities. It is the backdrop for understanding the cultural context, women's voluntary organizations and the process of how women gain skills in Burkina Faso, Chad, Ghana and Mali.

The Cultural Background of Women in West Africa

It is essential to understand the culturally patterned rhythms of daily life at various points in the life cycle to have a deeper understanding of a woman's behavior, socialization and skill acquisition in West Africa. It should be emphasized that there is a wide range of cultural variation throughout West Africa and the following discussion is fairly general. Women learn the fundamental skills that they need through socialization processes that help them gain tacit knowledge and communication skills (Grosz-Ngaté 1989). For West African women, this is a lifelong process which is guided by the changing structures in their environment. Lifelong learning is part of an informal education system in West Africa. P. Coombs identifies informal education as a "lifelong process by which every person acquires and accumulates knowledge, skills, attitudes, and insights from daily experiences and exposure to the environment" (1974, 26-27). Understanding the indigenous

knowledge system is key to understanding skill acquisition among West African women. This is because there is a transfer of skills from the household and culture to work. Skill acquisition integrates with household relations. "The idea of education, which in the African tradition cannot be separated from that of training, is part of a global perspective of society - as is the idea of work" (Kempner *et al.* 1993, 383). Currently, the introduction of new technology and market conditions has led women to begin to demand increasingly literacy, numeracy and organizational skills to extend their opportunities for economic success.

Because of the fairly strict division of labor between men and women in West Africa, women, traditionally and currently, organize collectively in groups to take advantage of market opportunities. This collective organization is more acceptable culturally than individual attempts to gain entry into new markets. As a group, the "invisibility" of women disappears and they are recognized as a legal entity. They have already gained skills from managing their households and numerous responsibilities, but the group allows strength in representation and an increased resource base.

West African women have used their role as "mother" to reify group collaboration among their sex. Women learn from key figures in their lives (mother, aunt, or any other older female relative) the importance in caring and maintaining a family because this is an expression of success (Reisman 1992). This structure strengthens the relationship between mother and daughter socially and economically. Riesman (1992) suggests that girls begin working responsibly with their mothers by the age of five. Continuous learning was traditionally enforced through: stories, songs, observation, social interaction, speech, and conduct toward elders.

Another collaborative mechanism that women experience is the long standing traditional apprenticeship system which introduces women to the informal sector. An apprenticeship teaches both specific skills for social behavior and technical ability. It provides internal structures for ways of knowing and a means to transfer that knowledge by working with a "master" who acts as a parental figure. (Traditionally for females, the term currently used is "mistress" and girls or women only work with female "mistresses"). These traditional attitudes mesh with current economic activity and the urban, informal centers is one place where this happens.

West African women acquire a variety of skills in a variety of ways, too many to cover in this report. From their birth until their death, they exemplify the principles of lifelong learning. Girls learn mostly from their mothers through observing her actions socially and at work and through listening to her songs, proverbs, etc. These have moral and behavioral objectives. As girls grow, so does their exposure to community-based concepts. Collective practices in rituals and work help her to understand her place in the community. The transition from girlhood to womanhood with marriage sets the stage for undertaking more responsibilities, and the cycle repeats itself.

Solidarity is important to West African women. This derives from social customs and traditional divisions in labor between male and females. Women use this solidarity to improve their economic viability in the informal sector. Women's voluntary organizations and apprenticeships support their actions and provide the right skills for women's work. Both have cultural and socioeconomic structures that help meet women's needs.

Women and the Informal Sector

"The term the "informal sector" was first used by Hart (1965) in research published on employment in urban areas of Ghana. The concept of the informal sector - as a source of employment and income - entered institutional thinking as a result of an authoritative study undertaken by the International Labour Organization with the government of Kenya in 1972" (Birks *et al.* 1994, 22).

There is a prediction that work in the informal sector will outgrow both the formal sector and rural work in West Africa by the year 2020 (Birks *et al.* 1994). In West Africa, the informal sector has become more salient and crucial because of economic adversity in the 1970 and 1980's. Though it is heterogeneous and difficult to define, the informal sector is often characterized by: small size of operations, reliance on family labor and local resources, low capital endowments, labor intensive technology, limited barriers to entry, a high degree of competition, informal credit, and an unskilled workforce (Berber & Buvini 1989, Birks *et al.* 1994, Cobbe 1985). Most economic activity in this sector is not registered with government agencies, nor does it comply with government regulations concerning labor practices, taxes and licensing (Berber & Buvini 1989, Birks, *et al.* 1994). It is uncounted or undercounted by official statistics, and most of the workforce is nonunionized.

As noted earlier, West African women do not have easy access to the formal sector; thus many of their activities occur in the informal sector (Dignard & Havet 1995). Intrahousehold income distribution patterns and the rise of women-headed households increase the need for cash incomes for women. Their most viable option is to develop small-scale enterprises in the informal sector because they can combine reproductive and productive activities. This requires multiple skills and an ability to work at various levels simultaneously. It integrates immediate and long-term needs while addressing market cycles determined by resources and demand. Market opportunities in the informal sector are beneficial to the economic development of women, but the very reasons why some women work in the informal sector also inhibit their progress. These include: social prejudices, domestic and child care responsibilities, and a lack of legal rights (Birks *et al.* 1994).

It is important to recognize that the informal sector is not a traditional sector, but a modern one. Thus, the skills needed to operate successfully here are also "modern." Moreover, the banks, organizations, etc., that are available to participants in the informal sector, require skills such as literacy and numeracy. This requirement is influencing the demand for these skills. To be literate and numerate symbolically gives credibility to women in this sector. Many women join women's voluntary organizations to gain these skills and other benefits.

The Role of Women's Voluntary Associations (WVA's) in West Africa

A major resource for women in the informal sector for acquiring skills and support is women's voluntary associations (WVA's) which have been increasing numerically in West Africa since World War II. Their popularity is contingent upon their practical services and their flexibility. Originally, WVA's developed to cope with unanticipated expenses mostly caused by illness or death. Eventually, these groups evolved into revolving credit and work groups. Creevy states that these dynamic cooperatives are designed to: rationally organize collective work, ensure a regular supply of raw materials and production equipment, organize the development of products, and increase and stabilize profits (1986,163). WVA's maximize potential

economic opportunity by merging resources and efforts and providing credit services, training, and child care. They offer economic opportunities larger than family networks by widening the potential for business links. Women increase their contacts and customers. Because West African women are continually seeking ways to diversify and expand their economic opportunities, these organizations provide a central role in their development. Their innovative methods reach and empower women and new members are attracted by their success.

WVA's work on both the macro and micro level. On the macro level, they provide information about national affairs and political issues while involving women with decision-making activities and working to reform laws that affect them (Gyimah-Boadi 1993). The *Groupe de recherche, d'études et de formation "Femmes-Action"* (GREFFA) established itself as a service that also lobbies for women's rights (Vaa, Findley & Diallo 1989). Organizations such as *Réseau sous-régional femmes africaines et droits humains* (RSFAD), which was established by GREFFA, link the efforts of all West African women's associations to further research and encourage women's participation in supporting their rights in a democratic process.

On the micro level, a woman's biggest obstacle in the informal sector is the lack of credit or working capital available to them (Fluitman & Oudin 1991, Bose 1990). This is why so many associations were established and offer training in literacy and numeracy. They also provide business and social contacts. Women learn prices, business techniques, and even recruit partners in these types of voluntary associations (Hafkin & Bay 1976).

In addition to literacy and numeracy training, WVA's provide training programs in: business management, personal needs assessment, human relations, awareness of individual and group worth, how to create group ownership through commitment, cooperative organization, production skills, legal aid, health, family planning, banking, credit and leadership formation (Gyimah-Boadi 1993, Berber & Buvini 1989, Dignard & Havet 1995). The most effective programs link with production because skills can be practiced immediately.

WVA's familiarize women with organizational behavior and bureaucratic structures. Political skills are learned while women hold positions of authority in these associations (March & Taquu 1986). They provide access to the micro and macro level of business organization. These associations are formal or informal in nature. Their role in helping women acquire skills and credit is implicit in their goal of developing solidarity among women.

Data Analysis and Synthesis

In the four reports from Burkina Faso, Chad, Ghana, and Mali, the women who participated in the research were situated in their context. The field researchers identified the women who are involved in work in the informal sector or with WVA's to be: mothers, (single, married or widowed), not usually educated beyond the primary level, previously trained in literacy and/or other technical processes and not influenced by religion. A much smaller sample of women who were interviewed who had leadership positions in NGO's were much more highly educated.

They identified their motives for participating in the informal sector in both idealistic and realistic terms. There were a few intrinsic motives for women to work

in the informal sector such as exercising a competitive and inventive spirit, but the most obvious extrinsic motive was that it helped to meet their financial needs.

Women also identified existing barriers to their participation in the informal sector: economic, social, educational and personal difficulties. Economic barriers included: 1) the need to take resources from their activities to pay for their children's education, 2) a lack of diversity in activities and products in the informal markets which led to modest returns for their efforts, 3) lack of equipment, materials and money, and 4) having to purchase their supplies through a middleman. Some social barriers identified were: 1) feeling limited because of their domestic and field responsibilities, and 2) resistance from their husbands to their involvement in group activities. In terms of their education, many women felt that they were inhibited by: 1) a lack of time to attend meetings or trainings, 2) low literacy levels, and 3) a lack of professional and technical training. Lastly, some personal reasons kept women from working in the informal sector such as: 1) a lack of motivation or desire to work in groups, and 2) poor health.

Traditionally, women have been involved in women's groups for the purpose of collective farming, cultural associations, repairing houses and tontines (these groups pursue social and economic goals through creating savings associations; they are spontaneously organized and used especially during harvesting and to help with social events). The newly emerging women's groups include activities such as: collective farming, savings and credit, food production and catering, storing and selling supplies, small commerce and wholesale or retail trade, fruit and vegetable drying, honey production, replanting trees, improving household efficiency, cooking oil production, breeding small animals such as poultry and pigs, fish processing and smoking, tailoring, hairdressing, batik dyeing and making cloth, making local soap and syrups, mushroom growing and granaries.

These group activities derived from religious, ethnic, trade and community groups. They are supported and encouraged by nongovernmental and state organizations, and local, regional and international development agencies in the form of WVA's. For women seeking financial, domestic, and technical support, the advantages of becoming a member of a WVA includes: access to credit and mobilized savings, access to modern equipment and day care centers, aid in diversifying economic activities, training on how to improve their living conditions, health and education for their families and themselves, access to information and financial autonomy, and exposure to gender awareness creation.

In part, the above are strategies to encourage women's participation. WVA's also offer technical support through encouraging democratic and consensus-driven decision-making during biweekly or monthly meetings. These meetings are an opportunity for women to discuss and clarify common objectives, the evolution of activities, decide on investments and voluntary opportunities, work on balance sheets and in task forces, resolve problems and discuss collective earnings. In addition these groups offer support for women's solidarity, encourages honesty among its members, and provides an opportunity for different leadership positions.

More specifically, WVA's offer a variety of training in literacy, numeracy, leadership, technical, and organizational skills. WVA's have functional literacy training in their local and national languages. They also train women in how to develop their own accounting systems and how to cost and price supplies. Women

learn to take initiative with training on how to gain information about markets, equipment, and how to purchase stock. They learn crisis management and customer relations techniques, along with how to run a meeting and take minutes to keep track of their discussions and progress. WVA's even offer training on health, nutrition and family planning. The training that is in the highest demand seems to be functional literacy and technical training, such as improving food preparation for microenterprise development.

These activities are now potentially being expanded. WVA's are helping women to export soap, dried fruits and vegetables, and peanut oil to Europe. Women are also selling these dried fruits and vegetables during the dry season at home when demand is high due to the lack of fruits and vegetables during this season. Women are also beginning to create grain mills for grinding grains and storing them for shortages during the dry season. Also, plant production during the rainy season has been a new group activity.

Mali

Characteristics of women's associations surveyed:

Table 1: *Duration of women's associations*

Duration	1 year	2 years	3 years	4 years	5 years	6 or more	Total
# of WVAs	15 (37%)	11 (26.8%)	4 (9.8%)	4 (9.8%)	2 (4.9%)	3 (7.3%)	41 (100%)

Table 1 suggests that the WVA movement is a relatively recent phenomenon in Mali. Most of these associations were created and registered in the aftermath of the movement for democratization and local community autonomy launched by the events of March 26, 1991. The average WVA has been in existence for less than 5 years.

Table 2: *Size of women's associations' membership*

Membership	3 to 10	11 to 20	21 to 50	51 to 100	100 or more	Total
# of WVA	8 (22.2)%	10 (30.6%)	10 (30.6%)	3 (8.33%)	5 (13.88%)	36 (100%)

Table 2 shows that the average membership in an association is quite modest. Most of these associations have less than 50 members. In this sample, there were only 8 associations with membership larger than 50 women.

Characteristics of women involved in associations

Table 3: *Level of education among the women surveyed:*

No formal education	Primary School	Secondary School	Higher Education	Total
159 (64.9%)	51 (20.8%)	21 (8.6%)	14 (5.7%)	245 (100%)

Most of the women surveyed have not attended formal schools. However, compared to the general population education statistics*, these results suggest that relatively higher percentages of women with education are participating in women's associations.

Table 4: *Residence of the women surveyed:*

Rural	Semi-urban	Urban	Total
60 (24.3%)	120 (48.6%)	67 (27.1%)	247 (100%)

Table 4 shows the distribution of the women surveyed by their place of residence. Almost half of these women live in semi-urban areas. Although most women live in rural areas in Mali, our survey suggests that they do not participate as much in associations as do their semi-urban and urban cohorts. This may be an aberration for three reasons: 1) rural women might belong to unregistered associations, which were not included in the population sampled given the time and resource constraints of the study, 2) because of the same constraints, the Malian research team was limited in their scope; and 3) most importantly, nongovernmental organizations, which are critical to the development of women's associations, have traditionally supported activities or initiatives in semi-urban areas.

Table 5: *Women's associations by profession*

Artists	Traders	Entrepreneur	Office and Bank employees	Education and Training	Health	Public Service Employee	Journalist	Total
10 (4.3%)	59\23.9%	16 (6.5%)	42 (17.4%)	59(23.9%)	5 (2.2%)	48 (19.6%)	5 (2.2%)	234(100%)

Table 5 shows the distribution of women's membership by type of professional association. Nearly 25% of these women are traders or they are involved in education and training associations. There seems to be a cleavage between women who are involved in the formal sector, which requires formal education, and those working in the informal sector, which is more variable in its education requirements. Those women in the informal sector are involved in activities such as artistians, traders and entrepreneurs. While the women in the formal sector tend to work in public service, office or bank positions or in professions such as health and journalism.

Table 6: *Two examples of the principal activities of the women's associations surveyed*

Women's Associations	Traditional Activities	New Activities	Membership
Association des femmes maraicheres de Baco-Djocironi (AFMB)	<ol style="list-style-type: none"> 1. Market gardening 2. Trading fruits and vegetables 3. Literacy training 	<ol style="list-style-type: none"> 1. Training for new agricultural and production techniques, marketing and trading 2. Training for environmental conservation 3. Improving the quality of products 4. Trading on a large scale 5. Literacy training 	200
Helpless-women Musow Ka Demen	<ol style="list-style-type: none"> 1. Household chores 2. Trading 3. Tontine (Credit) 	<ol style="list-style-type: none"> 1. Savings and credit 2. Sewing and tailoring 3. Literacy training 4. Soap making 5. AIDS and health awareness training 6. Debates and informal meetings 7. Family planning 8. Support groups 	20

Table 6 highlights changes in the nature of activities that women are engaged in in women's associations.

In general, the main problem in the organizational and structural functions of the women's associations is that there are few literate and educated women to occupy key positions such as: president, vice-president, treasurer, etc. within the association.

In general most associations have two requirements for membership: 1) for the member to adhere to the rules and regulations of the association, and 2) payment of an introductory membership fee. However, these membership fees are not the primary source of income for the associations. Most associations earn revenue through the following activities:

- monthly collection of dues varying from 500 CFA to 5000 CFA per member;
- donations from nongovernmental organizations, national and international donor agencies for cooperative projects;
- interest bearing saving and credit accounts;
- loans from banks and other financial institutions.

Most associations are set up for individual or collective participation. As a group, women participate in the management of a village association by mobilizing external or local resources. These resources are used for the realization of microprojects related to infrastructure, social initiatives or improving the quality of life of the community. For example, these projects include: well, dam, road, bridge, mill construction.

Individually, members undertake income-earning projects. Some women have succeeded in creating microenterprises with turnovers of over 20 million CFA per year in the formal sector. The women working in the informal sector have an average turnover rate per year which varies between 200,000 CFA and 2,160,000 CFA. Many of these activities are initiated by women's associations. Typically, the association will approach a donor agency to request start up loans for these microenterprises. Then, they provide support services.

Every effort is made to include women in the project development process. However, rural women are weak in their participation in project and business management. Extra effort should be made to support training and investment efforts for rural women. Another area that needs improvement is research on various ways to preserve fruits and vegetables. These women are demanding literacy training to better manage their economic activities. Yet, another area that needs attention for rural women is the funding of self-sustaining, income-generating activities and the creation of rural financial services and savings banks.

Ways for acquiring skills within women's associations

Increasingly, there are more efforts to analyze and understand the training needs of women's associations for both pedagogical and logistic purposes. The content and the ways of acquiring knowledge and competencies varies according to their levels of education that women have when they join an association.

For women with no formal education, apprenticeship is the most important and common strategy. Literacy and postliteracy training are available for these women in urban and rural training centers. At the village level, these centers are created and run by village associations. Along with the Center for Continuous Training ("*Centre Permanents de Formation*") (CPF), Centers of Education for Development ("*Centres*

d'Education pour le Development" (CED) are evolving into real nurseries of knowledge and competencies for women in the rural areas. The wide range of training experiences has created a need for post-training follow up. Post-training activities must be monitored so as to identify areas that need further attention.

Women with formal schooling use seminars, conferences, workshops, colloquiums, apprenticeships and informal conversations to acquire skills and knowledge. These women are seeking training in the following areas: computer literacy, management, accounting and marketing skills, and technical skills to improve their products. Interestingly, the family was not identified as a source of skill acquisition in this list.

The skills and knowledge acquired in these trainings are put to use in the associations. This is done through project implementation and realization. A cursory look at women's activities in the associations suggests that these women are increasing their capacities to create their own working structures for a stronger association with a more solid foundation. However, in comparison to the urban associations, the women involved in rural associations are building structures that are more functional, particularly in project development. The rural women seem to be more systematic and consistent in meeting and designing program activities. They are managing their own credit and savings banks and mobilizing internal and external resources. The rural associations studied in Mali have return rates on loans averaging 85%. However, the women are not earning as much money in rural areas as in urban areas because their profits are modest. It is a slower process to gain capital in rural areas because the initial investments are very small. This is the reason for modest profits.

One possible solution to this capitalization problem would be to involve the formal banking system in rural activities. Unfortunately, there are major constraints to the possible contribution of the banks at the rural level. Primarily, formal banks are not accessible to these associations locally. Ideally, these associations should have access to bank loans to develop initial capital. It appears that the lack of collateral among these women is a major problem. The solution lies in the development of a financial scheme catered to the needs of rural cooperatives and associations.

In urban areas, women's associations, although seemingly active, have weaker functional structures. Meetings and planned activities are rare. Individual activities and initiatives seem to take precedence over collective activities for production. However, urban groups associations are farther along than rural associations in their ability to organize democratically and to draw increased attention to their civil rights.

The members of women associations who have been able to master the necessary knowledge and skills needed for effective management are succeeding in mobilizing local or external means for capitalization, and thus, have created initiatives resulting in improving their quality of life in their communities. In general, rural women have succeeded in accomplishing the following:

- building and equipping community health centers, businesses, and training centers for continuous education;
- constructing classrooms;
- market gardening (producing and selling fruits and vegetable);
- popularizing market gardening;

- soap making;
- dyeing cloth
- animal husbandry.

In general, urban women are involved in the following activities:

- feasibility studies for projects;
- researching funding for these projects;
- creating and running savings banks;
- developing and managing a variety of small microenterprises (in business, production, and social and cultural services)

Analysis of the status of women's associations

The following is an overview of how women perceive their involvement in associations:

- Women understand the need to organize cooperatively. They are convinced that women's associations provide an ideal forum for promoting and defending their civil rights. They also feel that it is only through these associations that they can effectively contribute to the social and economic development of their country.
- These associations help to sharpen their member's awareness of their need for further training in specific technical skills such as computer literacy and management.
- Finally, women's associations allow women to exchange information and share experiences, be it at the national or international level, with regard to common and specific problems, such as the implementation of effective structures and potential solutions to problems encountered.

For the nongovernmental associations, donor agencies, public authorities, etc., working with women's associations provided an opportunity to implement policies concerning gender, development and population issues that have been promoted in international conferences.

Conclusions and Recommendations

Findings

These exploratory studies led to the following observations:

- Women's associations need to strengthen their structures to effectively contribute to the social and economic development of their community.
- The women's associations' activities need to be consolidated and supported by NGO's, donor agencies, etc., to improve their performance.
- It is through judicious planning and evaluations that these associations can learn how to acquire better decision-making and management structures. All women's associations should include planning and evaluation as part of their activities.

- Economic activities undertaken by participating women have resulted in tangible improvements such as increasing their earnings. Women's associations have helped to create jobs whether in the formal or informal sector.
- There is still a need for facilitating access to capital and savings banks.

What did we learn?

The traditional cultural and apprenticeship systems are no longer providing West African women with all of the informal skills that they need in the market economy (and its associated forms of rationalization) are creating a perceived need for knowledge about more formal skills such as running meetings, doing accounts, learning marketing strategies, and getting credit.

The context was embedded in their culture, but the culture is now unable to provide all of the new forms of knowledge that are needed. The structure of the groups (WVA's) gave women a stronger identity than they had alone. It was more culturally compatible with collective solutions to individual problems, and gave them a means to negotiate as a group with the males in their environment, whether spouses, other traders, or bank managers. Their need is for the new skills and knowledge that come from their participation in the wider society and the avenue to participation is via credit.

The best prospects for improving the effectiveness of these organizations is to do more studies that examine more intensively issues such as: membership, financial support, organization, governance and training in these WVA's. What more can these associations do to fulfill the perceived needs of their members? How can they include those women who have not been mentored by their mothers?

West African women need more than just credit options and training in literacy, numeracy and organizational skills. A holistic approach is needed to developing the economic opportunities in their lives. Literacy training will improve a woman's management abilities and her chances to work autonomously, but there is also a need to stimulate initiative and creativeness among women to diversify their activities to earn money.

Training may be better served if women are divided according to their education levels. This may better serve the potential and needs of certain groups of women. Technical and professional training will help women to improve the quality of their product and sales price. Management training should include improving accounting skills and decision-making skills. Choices are pertinent to activities, the acquisition of provisions, program planning and identifying opportunities. The trainings need to be practical and include active training techniques. Researchers need to further study savings, organizational structure, how to guarantee deposits and attract individual or group savings for women's associations.

There is a need for more money devoted to training to help define and organize activities. There needs to be an adaptable credit system that is progressive, decentralized and flexible. Women need to be stimulated to redefine their objectives and assess their positions to improve their chances of being recognized in the future by authoritative figures. Women's groups need to constantly take into consideration

their difficulties. Exchanges between women's groups and different villages need to be encouraged to share experiences and increase initiative.

There is also a need for a sense of agency among these women to encourage participation in the established groups. How do more women get involved in the informal sector? What policy recommendations can be suggested to facilitate this process? What is the criteria for admission into WVA's? What is the criteria for job assignment and promotion?

- What are the new socioeconomic activity in which they are currently becoming involved?
- What new socioeconomic activity seems the most interesting and challenging to women themselves? What are some case examples that can be studies?
- Who are the women becoming involved in these activities? What are their entry level skills or what is their previous training? What are the levels of new responsibility that they actually assume?
- What are the strategies that women use to acquire the necessary competence: previous training or education used, traditional women's competencies mobilized, on-the-job or concurrent training formulas developed, etc.?
- What are the women's opinions - and those of other knowledgeable stakeholders - concerning the most pressing needs and the best ways to meet them?

Questions for future research:

- To what extent are new organizations training women?
- What does it mean to be "literate" and to what extent does this definition need to be revisited?
- How is the process of learning captured?
- How do women learn to recognize opportunities and take advantage of them?
- Do women's skills develop before or after group involvement?
- What should be done in terms of policy? What are the criteria for participation, role assignment and promotion?
- How do women systematically get together to start a business? How do they get started?
- Who are the women, individually or collaboratively, who are making changes?
- How does leadership emerge? What are the structures that encourage women as leaders?

APPENDIX A

Institutional and Individual Participants By Country

Burkina Faso

Madame Ki Zerbo who supports many women's groups and associations (how?);

Tankoano Germain who works with ATTESTA (what does this stand for?) which is a nongovernmental organization (NGO) that specializes in training women to dry fruits and vegetables and make soap;

Madame Ouédraogo who oversees women's activities at SNV (what does this stand for? what kind of activities?), a cooperative from the Netherlands;

Mr. Ouédraogo who is the Director of an NGO (what is it called?) which specializes in financing women's activities.

Chad

Women's group in Fianga working to increase resource and marketing opportunities

Collective cloth dyeing group in Kaira

Said - Al - Awine, collective credit granting group

Cooperative pour la Valorisation des Produits Locaux, a group working to improve living conditions in their community

Ghana

National Council on Women and Development (NCWD) which is the umbrella organization for different women's groups in the country;

Freedom from Hunger/Brakwa Breman Rural Bank which implements credit with education plus training programs for women in both rural and urban settings collaboratively;

GHACOE Women's Ministry (what does it stand for?) which is a nondenominational Christian organization that has been in existence since the 1980's. They organize different types of training for different categories of women;

Women's World Banking which is a nonfinancial banking institution (Nairobi? UN?) established after the first world women's conference (where? who sponsored it?) whose main objective is to offer credit to women. They also offer training to both women members and the general public.

Mali

APPENDIX B

Questionnaire and Surveys Used by the Research Teams In Each Country

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